

M.D. Erlanger 3

IN THE UNITED STATES
PATENT AND TRADEMARK OFFICE

Declaration and Power of Attorney

As the below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled **A Data Processing System For Providing An Efficient Market For Loans And Lines Of Credit** the specification of which is attached.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by an amendment, if any, specifically referred to in this oath or declaration.

I acknowledge the duty to disclose all information known to me which is material to patentability as defined in Title 37, Code of Federal Regulations, 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

None

I hereby claim the benefit under Title 35, United States Code, 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, 112, I acknowledge the duty to disclose all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

| | |
|--|------------------------|
| U.S. Application Serial No. 09/178,400 | Filed October 24, 1998 |
| U.S. Application Serial No. 09/296,573 | Filed April 22, 1999 |

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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I hereby appoint the following attorneys with full power of substitution and revocation, to prosecute said application, to make alterations and amendments therein, to receive the patent, and to transact all business in the Patent and Trademark Office connected therewith:

Jason Paul DeMont
Wayne Scott Breyer

Reg. No. 35,793
Reg. No. 38,089

Full name of inventor: Michael David Erlanger

Inventor's signature

Date

8/7/99

Residence: Westport, Fairfield County, Connecticut

Citizenship: United States of America

Post Office Address: 4 Angora Road
Westport, Connecticut 06880

All written communications are to be addressed to:

Jason Paul DeMont
DeMont & Breyer, L.L.C.
224 English Place
Basking Ridge, NJ 07920-2744

IN THE UNITED STATES
PATENT AND TRADEMARK OFFICE

VERIFIED STATEMENT CLAIMING SMALL ENTITY STATUS
(37 CFR 1.9(f) & 1.27(b)) -- INDEPENDENT INVENTOR

Applicant: Michael David Erlanger

Title: A Data Processing System For Providing An Efficient Market For Loans And
Lines Of Credit

Serial No.: Not Yet Assigned

Filing Date: Not Yet Assigned

As the below named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees to the Patent and Trademark Office described in the specification filed herewith with title as listed above.

I have not yet assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person, concern or organization.

I acknowledge the duty to file in this application notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b)).

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

Michael David Erlanger

Name of Inventor:

Signature of Inventor:

Date:

7/29/99

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